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Named Insured: MONTANA UNIVERSITY SYSTEM

Policy: PHFD36742069

Declarations Effective: October 1, 2005

Company Name: ACE American Insurance Company

LIABILITY COVERAGES DECLARATIONS

Insurance applies only to those coverages for which a Limit of Insurance is shown:

| LIMITS OF INSURANCE | COVERAGES |
|---------------------|-----------|
|---------------------|-----------|

COMMERCIAL GENERAL LIABILITY COVERAGE

| | | |
|----|-----------|--|
| \$ | 1,000,000 | each "occurrence" |
| \$ | 1,000,000 | products/completed operations aggregate |
| \$ | 1,000,000 | personal & advertising injury aggregate |
| \$ | 1,000,000 | premises damage limit (each occurrence") |
| \$ | 10,000 | medical expense limit (any one person) |

CONTINGENT AUTOMOBILE LIABILITY COVERAGE

| | | |
|----|-----------|-----------------|
| \$ | 1,000,000 | each "accident" |
|----|-----------|-----------------|

EMPLOYEE BENEFITS LIABILITY ENDORSEMENT

| | | |
|----|-----------|------------------|
| \$ | 1,000,000 | each claim |
| \$ | 1,000,000 | annual aggregate |

COVERAGE TERRITORY FOR LIABILITY COVERAGES:

The Coverage Territory for COMMERCIAL GENERAL LIABILITY COVERAGE, CONTINGENT AUTO LIABILITY COVERAGE, and EMPLOYEE BENEFITS LIABILITY ENDORSEMENT means:

ANYWHERE IN THE WORLD

but excludes:

1. the United States of America (including its territories and possessions) and Puerto Rico
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.

In jurisdictions where we may be prevented by law or otherwise from paying on behalf of or defending the insured, we will:

1. indemnify the insured for those sums that the "insured" becomes legally obligated to pay as damages to which this insurance applies and
2. pay the cost of defense and aid and manage the insured's defense.



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KIDNAP AND EXTORTION DECLARATIONS

Insurance Applies only to those coverages for which a Limit of Insurance is shown.

Limits

| | |
|-------------|--------------------------------------|
| \$1,000,000 | Each Loss <u>No</u> Annual Aggregate |
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| \$1,000,000 | Each Loss <u>No</u> Annual Aggregate |
| \$1,000,000 | Each Loss <u>No</u> Annual Aggregate |
| \$1,000,000 | Each Loss <u>No</u> Annual Aggregate |
| \$1,000,000 | Each Loss <u>No</u> Annual Aggregate |

\$250,000 Sublimit

\$1,250,000 Sublimit

Causes of Loss

| |
|---|
| Extortion/Ransom Moneys Payment |
| In transit Extortion/Ransom Moneys Loss |
| Kidnap and Extortion Expenses |
| Legal Costs |
| Detention Expenses |
| Medical/Death or Dismemberment |
| Each Life - Death or Dismemberment |
| Each Loss - Death or Dismemberment |

Unlimited: Each Loss No Annual Aggregate

Incident Response

Covered Person(s):

1. All Officers, Directors and Employees of the Named Insured.

Territory:

Worldwide unless modified by endorsement.